

Information to identify the case:

Debtor 1	<u>Phyllis J. Sherman</u>	Social Security number or ITIN	xxx-xx-5898
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-11178-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Phyllis J. Sherman

2/14/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Phyllis J. Sherman
 Debtor

Case No. 17-11178-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db
 14723187 +Phyllis J. Sherman, 124 N. 2nd Street, Greenville, PA 16125-2427
 +Bridgecrest Credit, Drive Time Credit Company, Attention: Bankruptcy,
 4020 East Indian School Road, Phoenix, AZ 85018-5220
 14723188 +Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy,
 P.O. Box 790040, Saint Louis, MO 63179-0040
 14723191 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
 14723195 +Jeffrey Sherman, 107 Mehadd Road, Greenville, PA 16125-9733
 14723196 +Midland Mortgage Company, Attention: Customer Service/Bankruptcy, P.O. Box 26648,
 Oklahoma City, OK 73126-0648
 14723199 +Synchro Bank/Sams Club Dc, Attention: Bankruptcy, P.O. Box 965060,
 Orlando, FL 32896-5060
 14723200 +U.S. Gas & Electric, Inc., 3700 Lake Side Drive, 6th Floor, Miramar, FL 33027-3289

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2018 01:58:11 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14723189 EDI: RCSDELL.COM Feb 15 2018 01:43:00 Dell Financial Services, LLC,
 Attention: Bankruptcy, 1 Dell Way, Round Rock, TX 78682
 14723190 +EDI: DISCOVER.COM Feb 15 2018 01:43:00 Discover Financial Services, P.O. Box 3025,
 New Albany, OH 43054-3025
 14723192 +E-mail/Text: bankruptcy.notices@hdfsi.com Feb 15 2018 01:59:22 Harley Davidson Financial,
 Attention: Bankruptcy, P.O. Box 22048, Carson City, NV 89721-2048
 14723193 +EDI: HY11.COM Feb 15 2018 01:43:00 Hyundai Motor Finance, Attention: Bankruptcy,
 P.O. Box 20809, Fountain Valley, CA 92728-0809
 14723660 +EDI: PRA.COM Feb 15 2018 01:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14723197 +EDI: RMSC.COM Feb 15 2018 01:43:00 Synchro Bank/Walmart, Attention: Bankruptcy,
 P.O. Box 965060, Orlando, FL 32896-5060
 14723198 +EDI: RMSC.COM Feb 15 2018 01:43:00 Synchro Bank/JC Pennys, P.O. Box 965064,
 Orlando, FL 32896-5064
 14723201 +E-mail/Text: CRISTAL@WILLIAMS RUSH-ASSOCIATES.COM Feb 15 2018 01:59:19
 Williams Rush & Associates, 4144 North Central Expressway Suite, Dallas, TX 75204-2112
 TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MIDFIRST BANK
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14723194* +Hyundai Motor Finance, Attn: Bankruptcy, P.O. Box 20809, Fountain Valley, CA 92728-0809
 TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com
 Ted Isoldi on behalf of Debtor Phyllis J. Sherman tisoldi@zoominternet.net,
 r40612@notify.bestcase.com

TOTAL: 4